

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:)	Bankruptcy No. 20-23439-GLT
Jessica R. Dunbar)	Chapter 13
Debtor)	Doc No. ____
Jessica R. Dunbar)	
Movant)	Response: 3/25/2022
vs)	Hearing Date and Time: 4/6/2022
Quicken Loans, LLC, kna Rocket Mortgage, LLC)	at 10:30 a.m.
Ronda J. Winneccour, Chapter 13 Trustee)	
Respondent)	Related to Docket No. 56

**ORDER OF COURT ON DEBTOR'S MOTION TO APPROVE LOAN
MODIFICATION CONCERNING REALTY KNOWN AS 4984 HARDT ROAD
GIBSONIA, PA 15044**

AND NOW, this 28th Day of March , 2022, upon consideration of the Motion for Approval of a Loan Modification Concerning Realty known as 4984 Hardt Road, Gibsonia, PA 15044, it is hereby ORDERED, ADJUDGED, and DECREED as follows:

The Movant and Respondent are permitted to Modify the existing Note and Mortgage, as dated August 16, 2018, in favor of Rocket Mortgage, LLC, such Mortgage recorded in the Office of the Recorder of Deeds of Allegheny County on August 23, 2018 at Book/Vol/Page, M/49666/560, under the following terms:

A) Modified Interest Rate: 3.75%

B) New Monthly Payment effective May 2022: The new total monthly payment amount will be \$1,317.65. The itemized breakdown of the total monthly payment is as follows:

i. Principal and interest portion of payment \$\$747.81

ii. Escrow payment (taxes and insurance): \$569.84

C) Modified Principal Balance is \$161,473.65

D) Balloon Payment: \$25,598.36

E) Modified Term: 30 years.

F) Modified Maturity Date: June 1, 2053.

BY THE COURT:



Honorable Greggory L. Tabbiono
U.S. Bankruptcy Judge

ENTERED BY DEFAULT

In re:
Jessica R. Dunbar
Debtor

Case No. 20-23439-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 28, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica R. Dunbar, 4984 Hardt Road, Gibsonia, PA 15044-8123

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2022 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Jessica R. Dunbar keenan662@gmail.com melindap662@gmail.com;keenan.bryap.r106644@notify.bestcase.com;ciennal662@gmail.com
Garry Alan Masterson	on behalf of Creditor North Districts Community Credit Union pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnenour	

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Page 2 of 2

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cmecl@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor PNC Bank N.A. amps@manleydeas.com

TOTAL: 8